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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/608,420	06/30/2003	Peter J. Kight	23952-0056	8085

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EXAMINER

ALVAREZ, RAQUEL

ART UNIT	PAPER NUMBER
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3622

MAIL DATE	DELIVERY MODE
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06/14/2007

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

10/608,420

Applicant(s)

KIGHT ET AL.

Examiner

Raquel Alvarez

Art Unit

3622

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 03 June 2003.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-30 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-30 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- ☐ Notice of References Cited (PTO-892)
- ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- ☒ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date 6/24/05, 2/4/2004.
- ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____
- ☐ Notice of Informal Patent Application
- ☐ Other: _____

DETAILED ACTION

1. This office action is in response to communication filed on 6/3/2003.
2. Claims 1-30 are presented for examination.

Claim Rejections - 35 USC § 102

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

3. Claims 1, 5-8, 10, 12, 14, 18-21, 23, 25, 26 and 30 are rejected under 35 U.S.C. 102(b) as being anticipated by Hogan (5,699,528 hereinafter Hogan).

With respect to claims 1, 14, 20, 26, Hogan teaches a method for integrating presentment of bills and initiation of payments by a service provider via a communication network (Abstract). Transmitting, from a service provider via a communications network, bill information representing a plurality of bills of a plurality of billers for a plurality of payors, including information representing a first of the plurality of bills of the plurality of billers for a first plurality of payors (Figure 4);

Receiving, at the service provider via the communication network, a first payment instruction from the first payor to pay the first bill based on the transmitted bill information representing the first bill (Figure 4) and a second payment instruction from another payor to pay a payee based on other than the transmitted bill information (i.e. each payor receives their own bill information to pay their separate bills);

Initiating, at the service provider, a first payment of the first bill to the first biller based on the received bill payment instruction (Figure 4);

Art Unit: 3622

Initiating, at the service provider, a second payment to the payee based on the received second payment instruction (i.e. each payors initiates payment instructions to pay their bills).

With respect to claims 5-7, 18-19, 30 Hogan further teaches that the payee is not one of the plurality of billers and the payment instruction is not one of the plurality of bills represented by the transmitted bill information (i.e. initiating registration service of a new biller and a new payor by the payor accessing a service registration home page. The payor is able to register a new biller)(col. 5, lines 16-52).

With respect to claims 8, 10, 21, 23, 25, Hogan further teaches initiating at the service provider a third payment instruction from the second payor to pay the second bill based on the transmitted bill information (i.e. the payor can select to pay bill reference# 1 to N)(see Figure 7).

With respect to claim 12 Hogan further teaches initiating at the service provider a third payment instruction from the second payor to pay the second bill based on the transmitted bill information (i.e. the payor can select to pay bill reference# 1 to N)(see Figure 7).

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

Art Unit: 3622

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 2-4, 9, 11, 13, 15-17, 22, 24 and 27-29 are rejected under 35 U.S.C. 103(a) as being unpatentable over Hogan in view of Official Notice.

Claims 2-4, 15-17, 27-29 further recite selecting a debit type such as ACH debiting of a deposit account upon the determined risk. Official Notice is taken that it is old and well known to determine risk in order to determine what payment type to accept from a person. For example, if a customer has given bad checks in the past then check payments will not be accepted from that customer in order to avoid further losses. It would have been obvious to a person of ordinary skill in the art at the time of Applicant's invention to have included selecting a debit type such as ACH debiting of a deposit account upon the determined risk. Official Notice is taken that it is old and well known to determine risk in order to determine what payment type to accept from a person in order to obtain the above mentioned advantage.

Claims 9, 11, 13, 22, 24 further recite consolidating the payment instructions into a single consolidated payment. Official Notice is taken that it is old and well known in bill payments and the like to consolidate various payments into one low monthly payment in order to provide convenience. It would have been obvious to a person of ordinary skill in the art at the time of Applicant's invention to have included consolidating the payment instructions into a single consolidated payment in order to obtain the above mentioned advantage.

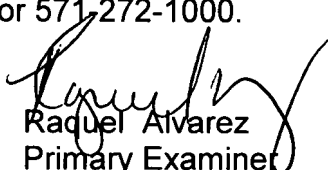
Art Unit: 3622

Point of contact

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Raquel Alvarez whose telephone number is (571)272-6715. The examiner can normally be reached on 9:00-5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Eric w. Stamber can be reached on (571)272-6724. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.


Raquel Alvarez
Primary Examiner
Art Unit 3622

R.A.
6/4/2007